

## CLAIMS

We claim:

1. A computer-implemented method, comprising the steps of:  
receiving consumer profile information over a distributed network;  
storing the consumer profile information in a plurality of information accounts  
logically affiliated with a plurality of exchanges, each information account affiliated  
with at least one exchange;  
receiving requests from the exchanges for consumer profile information in  
specific information accounts; and  
responding to said requests by conveying some or all of the consumer profile  
information to the requesting exchange, provided that the information account storing  
the consumer profile information is affiliated with the requesting exchange.
2. The method of claim 1, wherein each of said exchanges comprises one  
or more servers, and wherein said requests for consumer profile information are made  
by servers in the exchanges.
3. The method of claim 1, wherein said data repository further comprises,  
for each information account, an identification of an originating vendor or entity, said  
method further comprising the step of:  
maintaining a transaction log recording utilization of each information account  
to allow for compensation to the information account's originating vendor or entity.
4. The method of claim 1, wherein said requests are initiated from  
activity at user computers in communication with the exchanges over the distributed  
network.

5. A computer readable medium having stored thereon computer-executable instructions for causing one or more processors to perform the acts of:

- receiving consumer profile information over a distributed network;
- storing the consumer profile information in a plurality of information accounts logically affiliated with a plurality of exchanges, each information account affiliated with at least one exchange;
- receiving requests from the exchanges for consumer profile information in specific information accounts; and
- responding to said requests by conveying some or all of the consumer profile information to the requesting exchange, provided that the information account storing the consumer profile information is affiliated with the requesting exchange.

6. The computer readable medium of claim 5, wherein each of said exchanges comprises one or more servers, and wherein said requests for consumer profile information are made by servers in the exchanges.

7. The computer readable medium of claim 5, wherein said data repository further comprises, for each information account, an identification of an originating vendor or entity, and wherein said computer-executable instructions cause the one or more processors to perform the further act of:

- maintaining a transaction log recording utilization of each information account to allow for compensation to the information account's originating vendor or entity.

8. The computer readable medium of claim 5, wherein said requests are initiated from activity at user computers in communication with the exchanges over the distributed network.

9. A system for managing information, comprising:

a data repository accessible over a distributed network, said data repository comprising a plurality of information accounts logically affiliated with a plurality of exchanges, each information account affiliated with at least one exchange; and

a host server in communication with the distributed network, said host server receiving requests from the said exchanges for consumer profile information in specific information accounts, and responding to said requests by conveying some or all of the consumer profile information to the requesting exchange, provided that the information account storing the consumer profile information is affiliated with the requesting exchange.

10. The system of claim 9, wherein each of said exchanges comprises one or more servers, and wherein said requests for consumer profile information are made by servers in the exchanges.

11. The system of claim 9, wherein said data repository further comprises, for each information account, an identification of an originating vendor or entity, and wherein said host server maintains a transaction log recording utilization of each information account to allow for compensation to the information account's originating vendor or entity.

12. The system of claim 9, wherein said requests are initiated from activity at user computers in communication with the exchanges over the distributed network.

13. A computer-implemented method, comprising the steps of:

receiving consumer profile information and storing the consumer profile information in a plurality of information accounts collectively affiliated with a plurality of exchanges, each of said exchanges comprising a logical grouping of one or more servers communicating with user devices over a distributed network, and each information account being affiliated with at least one of said exchanges;

receiving requests from the servers in said exchanges for consumer profile information in specific information accounts; and

responding to said requests by conveying some or all of the consumer profile information to a server within the requesting exchange, provided that the information account storing the consumer profile information is affiliated with the requesting exchange.

14. A method of doing business, comprising the steps of:

storing consumer profile information in a plurality of information accounts on behalf of a plurality of exchanges, each of said exchanges comprising a logical grouping of one or more servers communicating with user devices over a distributed network, and each information account being affiliated with at least one of said exchanges;

retrieving some or all of the consumer profile information and conveying some or all of the retrieved information to said exchanges in response to requests from servers within said exchanges resulting from consumer-initiated requests requiring use of the consumer profile information; and

imposing fees for conveying consumer profile information to the exchanges.

15. The method of claim 14, wherein said step of imposing fees for conveying consumer profile information to the exchanges comprises the step of imposing a fixed or varying fee for each transaction involving conveyance of consumer profile information to the exchanges.

16. The method of claim 14, wherein said step of imposing fees for conveying consumer profile information to the exchanges comprises the step of imposing a fixed or varying fee for each group of transactions involving conveyance of consumer profile information to the exchanges.

17. The method of claim 14, further comprising the steps of:

obtaining consumer profile information through the servers of said exchanges, and creating new information accounts thereby;

identifying an originating vendor or entity each time a new information account is created; and

compensating the originating vendor or entity for each transaction involving conveyance of consumer profile information from an information account identified with the originating vendor or entity.

18. The method of claim 17, wherein said step of compensating the originating vendor or entity for each transaction involving conveyance of consumer profile information comprises the step of providing the originating vendor or entity

with a credit against any fee imposed for conveying consumer profile information on behalf of the vendor or entity.

19. The method of claim 17, wherein said step of imposing fees for conveying consumer profile information to the exchanges comprises the steps of imposing a first fixed or varying fee for each transaction involving conveyance of consumer profile information to an exchange associated with the originating vendor or entity of the information account storing the consumer profile information, and imposing a second fixed or varying fee, higher than said first fixed or varying fee, for each transaction involving conveyance of consumer profile information to an exchange not associated with the originating vendor or entity.

20. A method, comprising the steps of:

gathering consumer profile information at a plurality of exchanges, each exchange comprising a logical grouping of one or more servers communicating with user devices over a distributed network;

sending the consumer profile information to a data repository for storage in information accounts each having an affiliation with one or more of the exchanges;

requesting retrieval of consumer profile information from servers in the exchanges; and

receiving the requested consumer profile information respectively at each of the requesting servers if the information account is associated with the requesting server's exchange.

21. A method, comprising the steps of:

gathering consumer profile information at each of a plurality of exchanges, each exchange comprising a logical grouping of one or more servers communicating with user devices over a distributed network;

sending, from each exchange and over the distributed network, the gathered consumer profile information to a shared data repository for storage in information accounts associated with the originating exchange; and

receiving, at each exchange, consumer profile information from the exchange's shared data repository in response to consumer-initiated requests requiring use of the consumer profile information.



22. A computer-implemented method for storing, managing and distributing consumer information via a distributed network, the method comprising the steps of:

storing a branded information account in a data repository accessible via the distributed network, the branded information account comprising a plurality of consumer information elements associated with a consumer and identifying a sponsor of the branded information account;

receiving, over the distributed network, a request from a network device for one or more selected consumer information elements, the request including consumer authentication information and being made by the network device responsive to an input command supplied by the consumer; and

in response to the request, authenticating the consumer based on the authentication information, retrieving the selected consumer information elements from the branded information account, and transmitting the selected consumer information elements, over the distributed network, to the network device.

23. The method of claim 22, wherein the sponsor of the branded information account comprises a vendor or entity that facilitated creation of the branded information account.

24. A computer-readable medium having stored thereon computer-executable instructions for performing the method of claim 22.

25. The method of claim 22, wherein the network device comprises a vendor server interacting with a client device, the vendor server executing a server-side application for interacting with a database management system that manages the data repository;

wherein the vendor server is a member of an exchange comprising a logical grouping of servers authorized to interact with branded information accounts;

wherein the request further includes an exchange identifier for identifying the exchange; and

wherein in response to the request, the exchange identifier is authenticated to ensure that the exchange is authorized to interact with the branded information

account, prior to transmitting to the selected consumer information elements to the network device.

26. The method of claim 25, wherein the branded information account is valid only within the exchange and not within any other exchanges.

27. The method of claim 25, wherein the branded information account is valid within the exchange and within at least one other specified exchange.

28. The method of claim 25, wherein the server-side application receives the selected consumer information elements from the database management system and integrates the selected consumer information elements into a business process on behalf of the consumer.

29. A computer-readable medium having stored thereon computer-executable instructions for performing the method of claim 28.

30. The method of claim 28, wherein integrating the selected consumer information elements into the business process comprises:

- auto-populating the selected consumer information elements into at least one input field of a web page file;
- transmitting the auto-populated web page file to the client device for display to the consumer, the consumer having the option to edit and add to the selected consumer information elements;
- in response to a submit command received from the client device, passing the selected consumer information elements to a processing module executed by the vendor server; and
- transmitting any edited or added consumer information elements to the database management system for appropriate updating of the branded information account.

31. A computer-readable medium having stored thereon computer-executable instructions for performing the method of claim 30.

32. The method of claim 22, wherein the network device comprises a client device executing a browser for interacting with a web page file hosted by a vendor server;

wherein the web page file includes an instruction that causes the browser to request transmission of a temporary client-side application configured to manage the request/response process for the client device;

wherein the vendor server is a member of an exchange comprising a logical grouping of servers authorized to interact with one or more branded information accounts;

wherein the request from the network device further includes an exchange identifier for identifying the exchange; and

wherein in response to the request, the exchange identifier is authenticated to ensure that the exchange is authorized to interact with the branded information account, prior to transmitting to the selected consumer information elements to the network device.

33. The method of claim 32, wherein the client-side application executes a communication protocol for communicating with a database management system that manages the data repository.

34. The method of claim 32, wherein the client-side application receives the selected consumer information elements and auto-populates the selected consumer information elements into at least one input field of the web page file; and

wherein the consumer interacts with the browser to optionally edit the auto-populated consumer information elements and to submit the web page file to the vendor server for processing of the selected consumer information elements.

35. A computer-readable medium having stored thereon computer-executable instructions for performing the method of claim 34.

36. The method of claim 22, wherein the selected consumer information is used to complete a transaction; and

wherein the method further comprises the steps of:

maintaining a transaction log indicating an originating vendor credited with facilitating origination of the branded information account and a transacting vendor credited with using the branded information account to complete the transaction, and

sharing revenue received in connection with the transaction with the originating vendor and the transacting vendor according to a revenue sharing model.

37. The method of claim 36, wherein the revenue sharing model specifies that the revenue shared with the originating vendor or the transacting vendor comprises a specified percentage of the revenue received in connection with the transaction.

38. The method of claim 22, wherein the consumer information elements are stored in the data repository in a tagged data format.

39. A computer-implemented method for storing, managing and distributing consumer information via a distributed network, the method comprising the steps of:

storing an information account in a central data repository accessible via the distributed network, the information account comprising a plurality of consumer information elements associated with a consumer and identifying a sponsor of the information account;

receiving, over the distributed network, a request from a client device for one or more selected consumer information elements, the client device interacting with a web page file hosted by a vendor server, the vendor server being a member of an exchange comprising a logical grouping of servers authorized to interact with one or more information accounts, the request including consumer authentication information and an exchange identifier and being made by the client device responsive to an input command supplied by the consumer; and

in response to the request, authenticating the consumer based on the authentication information, authenticating the exchange identifier to ensure that the exchange is authorized to interact with the information account, retrieving the selected consumer information elements from the information account, and transmitting the selected consumer information elements, over the distributed network, to the client device.

40. A computer-readable medium having stored thereon computer-executable instructions for performing the method of claim 39.

41. The method of claim 39, wherein information account is valid only within the exchange and not within any other exchanges.

42. The method of claim 39, wherein the information account is valid within the exchange and within at least one other exchange.

43. The method of claim 39, wherein the network device auto-populates the selected consumer information elements into web-page file displayed to the consumer.

44. The method of claim 39, wherein the selected consumer information elements are used to complete a transaction;

wherein the central data repository maintains a transaction log indicating an originating vendor credited with facilitating creation of the information account and a transacting vendor credited with using the information account to complete the transaction; and

wherein the method further comprises the step of sharing revenue received in connection with the transaction with the originating vendor and the transacting vendor according to a revenue sharing model.

45. A computer-readable medium having stored thereon computer-executable instructions for performing the method of claim 44.

46. The method of claim 44, wherein the revenue sharing model specifies that the revenue shared with the originating vendor or the transacting vendor comprises a specified percentage of the revenue received in connection with the transaction.

47. The method of claim 39, wherein the consumer information elements are stored in the central data repository in a tagged data format.

48. A computer-implemented method comprising the steps of:

storing an information account in a central data repository accessible via a distributed network, the information account comprising a plurality of consumer information elements associated with a consumer and having been created by the consumer via an originating vendor's website;

receiving, over the distributed network, a request from a network device for one or more selected consumer information elements, the request including consumer authentication information and being made by the network device responsive to an input command supplied by the consumer;

in response to the request, authenticating the consumer based on the authentication information, retrieving the selected consumer information elements from the information account, and transmitting the selected consumer information elements, over the distributed network, to the network device;

wherein the network device auto-populates the consumer information elements into a web page file displayed to the consumer for optional editing by the consumer and for submission to a transacting vendor's business process for completion of a transaction; and

in response to receiving, over the distributed electronic network, an acknowledgment from the network device that the transaction has been completed, sharing any revenue received in connection with the transaction with the originating vendor and the transacting vendor according to a revenue sharing model.

49. A computer-readable medium having stored thereon computer-executable instructions for performing the method of claim 48.

50. The method of claim 48, wherein the revenue sharing model specifies that the revenue shared with the originating vendor or the transacting vendor comprises a specified percentage of the revenue received in connection with the transaction.

51. The method of claim 48, wherein the network device comprises a vendor server interacting with a client device, the vendor server executing a server-side application for interacting with a database management system that manages the central data repository;

wherein the vendor server is a member of an exchange comprising a logical grouping of servers authorized to interact with one or more information accounts;  
wherein the request further includes an exchange identifier for identifying the exchange; and  
wherein in response to the request, the exchange identifier is authenticated to ensure that the exchange is authorized to interact with the information account, prior to transmitting to the selected consumer information elements to the network device.

52. A computer-readable medium having stored thereon computer-executable instructions for performing the method of claim 51.

53. The method of claim 51, wherein the information account is valid only within the exchange and not within any other exchanges.

54. The method of claim 51, wherein the information account is valid within the exchange and within at least one other exchange.

55. The method of claim 48, wherein the network device comprises a client device executing a browser for interacting with the web page file hosted by a vendor server;

wherein the web page file includes an instruction that causes the browser to request transmission of a temporary client-side application configured to manage the request/response process for the client device;

wherein the vendor server is a member of an exchange comprising a logical grouping of servers authorized to interact with one or more differently branded information accounts;

wherein the request from the network device further includes an exchange identifier for identifying the exchange; and

wherein in response to the request, the exchange identifier is authenticated to ensure that the exchange is authorized to interact with the information account, prior to transmitting to the selected consumer information elements to the network device.



56. The method of claim 48, wherein the consumer information elements are stored in the central data repository in a tagged data format.

57. A system for storing, managing and distributing consumer information via a distributed network, comprising:

a data repository for storing a plurality of information accounts accessible via the distributed network, the information accounts each comprising a plurality of consumer information elements associated with a consumer;

a host server in communication with the distributed network and hosting a database management system for interacting with the data repository;

at least one exchange comprising a logical grouping of vendor servers in communication with the distributed network and authorized to interact with one or more of the information accounts;

a client device in communication with the distributed network and executing a browser for interacting with a web page file hosted by a vendor server;

wherein the consumer interacts with the client device to request from the host server one or more selected consumer information elements from the information account of the consumer, the request including consumer authentication information and an exchange identifier identifying the exchange of which the vendor server is a member; and

wherein in response to the request from the client device, the host server authenticates the consumer based on the authentication information, authenticates the exchange identifier to ensure that the exchange is authorized to interact with the information account of the consumer, retrieves the selected consumer information elements from the information account of the consumer, and transmits the selected consumer information elements, over the distributed network, to the client device.

58. The system of claim 57, wherein the web page file includes an instruction that causes the browser to request transmission of a temporary client-side application configured to manage the request/response process for the client device.

59. The system of claim 58, wherein the client-side application executes a communication protocol for communicating with the database management system that interacts with the data repository.

60. The system of claim 58, wherein the selected consumer information elements are auto-populated into input fields of a web page displayed by the client

device, the selected consumer information elements being used by the vendor server to complete a transaction;

wherein in response to the receiving an acknowledgment that the transaction is complete, the host server stores in a transaction log transaction information associating the transaction with an originating vendor credited with facilitating creation of the information account and a transacting vendor credited with using the information account to complete the transaction, so that any revenue received in connection with the transaction may be shared with the originating vendor and the transacting vendor according to a revenue sharing model.

61. The system of claim 60, wherein the revenue sharing model specifies that the revenue shared with the originating vendor or the transacting vendor comprises a specified percentage of the revenue received in connection with the transaction.

62. The system of claim 57, wherein the consumer information elements are stored in the data repository in a tagged data format.

63. A system comprising:

a data repository storing a plurality of branded information accounts each comprising a plurality of tagged consumer information elements associated with a consumer and an identification of a sponsor of the branded information account; and

a host server for managing communications between the data repository and network devices across a distributed network, said host server being configured to retrieve selected consumer information elements from the data repository in response to requests from the network devices, and to transmit the selected consumer information elements across the distributed network for use by the requesting network devices.

64. The system of claim 63, wherein the sponsor of the branded information account comprises a vendor or entity that facilitated creation of the branded information account by the consumer.

65. The system of claim 63, wherein the host server receives consumer authentication information along with the requests for selected consumer information elements; and

wherein the host server is further configured to access the branded information account to authenticate the consumer based on the authentication information prior to releasing the stored consumer information elements to the requesting network device.

66. The system of claim 63, wherein at least one of the network devices comprises a client device executing a browser for interacting with a web page file hosted by a vendor server;

wherein the vendor server is a member of an exchange comprising a logical grouping of servers authorized to interact with one or more of the branded information accounts;

wherein the host server is further configured to receive an exchange identifier for identifying the exchange, along with the consumer authentication information and the request for selected consumer information elements, and to authenticate the exchange identifier to ensure that the exchange is authorized to interact with the branded information account prior to releasing the consumer information elements to the requesting network device.

67. The system claim 63, wherein at least one of the network devices comprises a vendor server interacting with a client device;  
 wherein the vendor server is a member of an exchange comprising a logical grouping of servers authorized to interact with one or more of the branded information accounts;  
 wherein the means host server is further configured to submit an exchange identifier for identifying the exchange, along with the consumer authentication information and the request for selected consumer information elements,-; and to authenticate the exchange identifier to ensure that the exchange is authorized to interact with the branded information account prior to releasing the consumer information elements to the requesting network device.

68. The system of claim 67, wherein the branded information account is valid only within the exchange and not within any other exchanges.

69. The system of claim 67, wherein the branded information account is valid within the exchange and within at least one other exchange.

70. The system of claim 63, wherein the network device uses the selected consumer information to complete a transaction;  
 wherein the host server stores a transaction log associating the transaction with an originating vendor credited with facilitating origination of the branded information account and a transacting vendor credited with using the branded information account to complete the transaction, so that any revenue received in connection with the transaction may be shared with the originating vendor and the transacting vendor according to a revenue sharing model.

71. The system of claim 70, wherein the revenue sharing model specifies that the revenue shared with the originating vendor or the transacting vendor comprises a specified percentage of the revenue received in connection with the transaction.

72. A system for storing, managing and distributing consumer information via a distributed network comprising:

a means for centrally storing a branded information account comprising a plurality of tagged consumer information elements associated with a consumer and identifying a sponsor of the branded information account;

means for hosting a database management system configured to create, update or delete the consumer information elements; and

means for managing communications between the database management system and a network device across a distributed electronic network, said means being configured to request selected consumer information elements from the database management system, receive the selected consumer information elements from the database management system, and transmit the selected consumer information elements across the distributed electronic network for use by the network device.